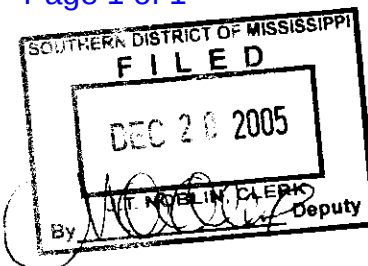


UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF MISSISSIPPI
SOUTHERN DIVISION



CATHY OSER

PLAINTIFF

V.

CIVIL ACTION NO. 1:02CV378 LTS JMR

FIRST USA CREDIT CARD

DEFENDANT

JUDGMENT OF DISMISSAL WITHOUT PREJUDICE

In accordance with the memorandum of decision I have this day signed, it is

ORDERED

That the motion of defendant First USA Credit Card to dismiss this action is hereby **GRANTED**, and this action is hereby **DISMISSED WITHOUT PREJUDICE** to the right of either party to return to court at the conclusion of arbitration proceedings in the event further relief is sought.

SO ORDERED this 12th day of December, 2005.

s/ *L. T. Senter, Jr.*

L. T. Senter, Jr.
Senior Judge